

## FACULTY.

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### EDWARD TROUT,

(Publisher of *The Monetary Times*), President; and Lecturer on Finance, and the Customs of Trade.

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### CONNOR O'DEA,

Secretary, and Manager of the Practical Department, Teacher of Business Penmanship, Actual Business, and the Science of Accounts.

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### W. H. COVERT,

Teacher Bookkeeping and Arithmetic.

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### W. H. ASH,

Lecturer on Business Correspondence and Commercial Etiquette.

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### D. E. THOMSON,

(*Beatty, Chadwick, Thomson & Blackstock.*)

Lecturer on Commercial Law, Legal Forms, Insurance, Shipping, Agencies, &c.

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### W. A. DOUGLAS, B.A.,

Lecturer on the Science of the acquisition of Wealth.

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### R. RICHARDSON,

Teacher of Phonography.

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## OUR LECTURERS.

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A special feature of this school is the course of practical lectures delivered from time to time by representative men. This is an advantage that cannot well be over-estimated. The student is hereby brought into contact with leading minds, thus giving them, in a condensed form, the benefit of long years of experience. We very much regret that we cannot make room for the remarks of all the speakers, and that we cannot give in full those of the gentlemen who imparted so much information to the students last year, but a portion of the lectures referred to will be found on other pages.

## TO THE READER.

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 PREFACE here is wholly superfluous. All we ask for this pamphlet is that it receive a careful perusal. We have, we hope clearly, set forth in the following pages the leading features of the British American Business College. —We warn the intending student not to come to us expecting a situation before he is half taught. Let him come for knowledge first—possibly the situation will come afterwards, although we promise nothing as a bait. Our extensive acquaintance among mercantile men throughout Canada, has often been of great value to worthy graduates in securing for them positions of trust. This has cost them nothing. We are glad to help the deserving whenever we can, but we always do so *gratuitously*. During the good business times we are now enjoying, we have sometimes been unable to supply the demand for competent clerks. Unfortunately, too many persons grudge the requisite time in college to qualify them for the best positions in business houses, although perhaps they would not grudge three or four years' time in the study of law or medicine. Surely this is a grave mistake, one of the errors of the fast age in which we live, arising from undue anxiety to get on, to make money or secure a position without the requisite preparation for it.

## THE BRITISH AMERICAN

# Business College.

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**H**IS Institution was established in 1861, by Professor Isaac Bates, in the Whittemore Building, corner King and Toronto Sts., and after several changes in proprietorship, was finally amalgamated with the Bryant and Stratton Business College, in the year 1868, under the management of Messrs. Odell and Trout. In September, 1875, it was removed to more spacious and commodious premises in the new block, 112 and 114 King Street West, opposite the Rossin House.

During the past few years there has been an average yearly attendance of over 200 students, ranging from fourteen to forty years of age, and representing many localities and nationalities. The course of study has been undergoing gradual improvement, and now consists of a curriculum greatly in advance of former years in all the essentials of training for business. The student will find in this school opportunity for mental drill, quite equal to that of the more strictly classical studies; and at the same time he is brought in contact with those things which are of every day use in after life, whether he is to follow business or a profession. The mind gains strength by exercise; judgment and confidence come by practice. Some of the world's best mercantile men are business men whose education has come through commercial pursuits. The design of the teachers is to fit young men for the active duties of life, and although the instruction is special, and has reference to certain attainments as preparatives for certain positions and labor, the entire course of training aims at symmetrical development, and is calculated to strengthen the mental powers and give a broad and substantial culture.

It is believed that this institution, under its present organization, offers to the *business student* facilities, advantages and attractions unsurpassed by any other educational establishment in Canada. Bankers and merchants in nearly every town in this Province can testify to this from their long acquaintance with the work it has done.

The evening school opens the first week of October and continues until the first of March. Clerks, mechanics and others engaged during the day can utilize, by means of evening sessions, those hours that are usually thrown away or spent to very little purpose. The evening sessions have been the means of placing many a young man on the road to wealth and influence. Hours from 7.30 to 9.30. Day pupils do not attend the evening classes unless special arrangements are made for them.

**A** GREAT commercial school needs a large city for the sphere of its operations. For this reason, the BRITISH AMERICAN BUSINESS COLLEGE has been placed in Toronto, the commercial as well as the political capital of Ontario. Here the atmosphere is full of commercial ideas, interests, attractions ; and here the best teachers are to be found. In this latter term, we include more than the regular staff of the College ; the occasional lecturers, men of the highest standing in commerce, literature and law, form supports of the first importance. The students in commercial colleges will form connections, of one kind or another ; and it is very desirable that these connections should be of a kind to aid them in their future career. In a large commercial centre only, can such connections be found and formed ; in places of inferior importance, they are impossible.

The regular course of studies at a commercial college claims the first attention of the students ; and in the largest and best of such schools, which exist only in the principal cities, the most efficient teachers are to be found. To lure young men from the plough by the attractions of commerce, and to equip them with only the mental furnishings which an inferior school can supply, is to doom them to disappointment. The prizes of commerce are not to be won by men who enter the race handicapped in this way. To succeed in anything, one must understand his business thoroughly ; and where competition is greatest, the most perfect knowledge of the best methods of business is necessary. This is the *raison d' être* of commercial colleges. But there are commercial colleges *and* commercial colleges. At inferior institutions of the kind, the student wastes his time, after having sacrificed a career wherein competence might have been won, for one in which only the best-trained has a chance of success.

The number of bankruptcies is largely swelled by men who enter the lists of commerce ill prepared for the task. The father, as endorser for the son, shares the latter's ruin ; and, the farm gone, goes down to his grave in sorrow. At best, commerce has its risks ; but these are increased indefinitely by ill-preparation for the life of a merchant of any grade, from the largest importer to the smallest retailer.

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Men have made fortunes in commerce who never entered a commercial college, and before any commercial college existed. But such had special aptitudes which not one in a thousand possesses, or special opportunities which now-a-days occur to few. Before the modern means of training existed, all were on the same level, and the best men with the best business capabilities succeeded. But now, when a special training is within the reach of all, those who plunge into business without preparation, stand but a poor chance of success.

Toronto, besides being a political and social centre, is the head-quarters of the Ontario Banks, a large number of Loan Societies, and Insurance Companies, and the great shipping port for the north. Here every kind of business is carried on with great activity. It is in the great centres that the best business habits are formed; and even students at the commercial college, in Toronto, catch something of the animating spirit by which all this complex commercial and financial machinery is worked. Apart from the solid advantages of the training college, there are gathered in such a centre certain subtle qualities which may not be easy to define, but which help to form the perfect man of business, and which, once imbibed, become part of a man's moral capital, during the rest of his life. Any one who starts in the race of life with these advantages in his favor, has the means of distancing competitors who are not equally well equipped for the struggle. And such equipment can only be obtained at a commercial college situated in a large centre of business.

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**T**HERE exists in the minds of some thoughtful, sensible people a good deal of prejudice against Business Colleges, and such prejudice is not much to be wondered at in view of the causes in operation in producing it, and which are to be found to a large extent in the defective work and imperfect training, emanating from a number of so-called Commercial Colleges among us. Many of the slovenly habits too often seen in the counting-house, are distinctly traceable

to the school in which the unfortunate possessors of such habits acquired their slip-shod business training. These schools find their patrons mostly on the farm and in the work-shop, and after giving a few weeks', or, at most, a few months' schooling, the students (as they are called) are sent home with a flashy diploma setting forth that the bearers are competent to keep books, have an adequate knowledge of the laws of trade, etc., etc. Now, every intelligent man must know that all this is the shallowest and most reprehensible deception. No wonder that business men should be disgusted with such pretenders! No wonder that such *diplomatists* find themselves *duped*, and fail to get employment! Or if perchance they obtain work, or perhaps get into business on their own account, what can fairly be expected but speedy dismissal in one case and failure in the other. "Weighed in the balance and found wanting," must inevitably be the verdict upon them. How sad and bitter must be the reflection of young men who have been "put through" a spurious College after such a fashion!

We would earnestly caution intending students to beware of commercial schools that charge all comers a fixed sum for *unlimited* tuition. It must be apparent to reflecting persons that as soon as the money is paid, interest in the student only extends to the getting rid of him in order to make room for others. To do this quickly a short course of training is adopted. And now behold the delectable bait, "We desire it understood that *Ninety-Two Dollars* will cover the entire expenses of a full course; this is all that is absolutely necessary to be expended by any young man;" howsoever ignorant or crude of intellect. Is not this a genuine farce of the very broadest description!!!

The British American Business College is conducted on an entirely different system. We confidently aver that our diploma represents in all cases solid attainments, although, of course, students differ much in natural ability. Moreover, our course of instruction is extended and thoroughly revised *yearly*, so as to keep pace with the newest ideas in business circles. Within a year the President of this College has visited eight large American cities and has learned something

of the methods adopted in their Clearing Houses, Boards of Trade and Stock Exchange Rooms, and as a consequence a number of important changes has this season been made in the course of study pursued at our institution.

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### APPROPRIATE WORK FOR FEMALES.

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**W**OMAN'S privileges and woman's opportunities and sphere of usefulness, are constantly growing wider. Her capacities for other occupations than those of a merely domestic nature, are meeting with deserved recognition. The Legislature of this Province having discovered that she was lying under some manifestly unjust disabilities in the matter of " taxation without representation," has, by a recent Act removed some of those disabilities, by giving women—either unmarried of the age of 21, or widows—owning property in their own right and duly assessed therefor, a voice in all municipal by-laws submitted to the ratepayers, which involve taxation—and she may now cast her ballot in such cases on a perfect equality with the other sex. This is surely nothing more than bare justice. Again, females are now being admitted to some of our highest educational institutions in competitive rivalry with the sterner sex, and the results have already demonstrated that the gentler sex can well hold its own in many departments of that field.

We have heard, at times, much cant upon the subject of " strong-minded females ;" and in the minds of many persons, the idea of educating a girl so that she may be able to " take care of herself," is most repugnant, as tending to unsex her. We teach our boys to aim at self-reliance, to *do something*, and endeavour to *be somebody*. But how is it with our girls ? Is it wholesome for them to harbour and act upon the thought that the sole end and aim of their being is to get husbands, or to live purposeless lives of indifference or dependence ? Now, as there is always and must ever be, a large number of girls to whom matrimony never comes, it is surely a wise thing in them to acquire such knowledge as will enable them worthily to take care of themselves in the event of adverse circum-

stances requiring them to do so. It is too true that the "working for wages" by females, is regarded by "society" (so called) as degrading, whether it be domestic service of any kind, governess-teacher, saleswoman, or any other species of work, mental or handicraft. The stigma lies in the fact of "working for wages." But this in the minds of *veriest snobs only*, whether "in society" or out of it. With the right-thinking and truly respectable, honorable occupation of any kind, so far from being something to be ashamed of, is ever commendable and commended.

Respecting the occupation of Book-keeping as one eminently suited for females, we may say that, from our own observation and experience, females are capable of doing such work quite as efficiently as the best of the other sex in that profession. There is a wide field here for such labour, and it would be well if more of our girls and young women would qualify themselves for it by the systematic course of special training offered by this College.

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TO MAKE this College the *beau ideal*, the model of what a business school should be, has cost the labor of upwards of 20 years. In this work we have had the assistance of many of the best business men in the city. And judging by the result we have not *failed* in our aim, as thousands of our students can testify. We know that it is difficult for persons at a distance to ascertain the real merits of any institution. What makes it more so is the fact that some of our poorest schools do not stint the use of adjectives in setting forth their claims. We have therefore determined to make something of a new departure by offering to the public and those seeking admission to this College, every facility to examine thoroughly the methods of teaching and the progress made by the pupils. If the intending student feels incompetent for this work, let him bring one of his best business friends with him, and he need not incur any expense until fully satisfied that we excel in every department. We are confident that this institution will bear the closest scrutiny. Such investigation always affords us satisfaction, and our offer must show the

student that we solicit patronage solely upon the conscious thoroughness and practical character of our course of studies and system of teaching. Give us a trial.

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AMONG the young people of this Province there appears at present to exist a sort of mania for teaching school. In almost every town and village may be found from five to twenty young men and women armed with certificates waiting for a chance to teach. Did these persons ever consider how precious time is, and what folly it is to spend years in an occupation which they intend to abandon at a certain stage, and then begin life again in some new calling for which they are often entirely unsuited? In these days of keen rivalry and competition, not only in the professions but in business, it is only the fittest that survive. And it is only after years of earnest toil, from youth onward, that success can now-a-days be obtained. In securing an education, therefore, we say, get one that will serve you not only in the school room, but on the farm, in the manufactory, the merchant's office, or the banking-house, should you ever have an opportunity of entering such establishments. In other words, secure such practical training as will be useful in everyday life. No course of study is better adapted to supply this great want than that obtained in this College.

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A HANDSOME Gold Medal specially engraved for this College, will be awarded in April, 1883, to the student who displays the widest knowledge of accounts, and has kept the most accurate and best-written set of books. A Silver Medal will also be given for the greatest improvement in penmanship. Students who have attended College longer than seven months, will not be allowed to compete for either prize. The decision in reference to the merits of the book-keeping will be made by the President of the Institute of Accountants and Adjusters of Canada.

ALL study, however varied its character, becomes at times, wearisome, and a short season of healthful amusement, while giving rest to the brain, also has a tendency to give renewed vigor to the physique of the scholar, as well as zest to his studies. In view of this fact, the students during the winter session are encouraged in the holding of Literary and Musical Entertainments. Several very successful evenings of this description were held last year and gave much enjoyment both to students and visitors. In the summer months, the President supplies the scholars with tickets for lake and river trips. The last excursion was made to Niagara, Lewiston, and the Falls. In the school-room, before embarking on the steamer, the young men were admonished in a fatherly way, by Mr. Trout, to conduct themselves in a gentlemanly and decorous manner, thereby upholding their own good name and that of the College. They were strongly advised to leave spirituous liquors, and tobacco and cigars, severely alone, as impairing the intellect and undermining the constitution of those who use them.

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#### PRESENTATION OF MEDALS.

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**H**E had the advantage of the skilled knowledge of Mr. S. B. Harman, City Treasurer, and of Mr. H. W. Eddis, (President and Secretary-Treasurer, respectively, of the Association of Accountants and Adjusters of Ontario,) in the awarding of the gold and silver medals, pursuant to the annual custom of the College. After a critical examination of the students' work, the successful competitor for the gold medal "for the best kept set of books," was found to be Mr. W. S. Gage; and for the silver medal "for the greatest improvement in penmanship," the reward was adjudged to Mr. J. H. Creery. In making the presentations, Mr. Harman complimented the recipients of the medals in his usual felicitous manner, and at the same time bestowed upon the work of the College generally a most gratifying meed of praise.

## EXTRACTS FROM THE OPENING LECTURE OF THE COMMERCIAL LAW COURSE, SESSION OF 1881-2.

DELIVERED BY D. E. THOMSON, ESQ.

**H**IS College does not aim at making lawyers as well as business men of you. One calling is now-a-days quite sufficient for any man—much more than sufficient for some. The day has long passed, if indeed it ever existed, when any one mind might hope to compass the sum of the world's knowledge. Commerce, with its far reaching arms and diversified interests, presents a field broad enough for the mightiest intellect—great enough for the most vigorous faculties. The domain of law is not less broad, and demands from those who would master it the whole of life's energy. No mind is so massive and no vitality so intense but that its best powers will find full scope within the limits of a profession which has to deal with the most intricate phases of all men's affairs. Believe me, you will find one occupation all you can manage. But you should qualify yourselves to manage that one well. The knowledge of law that we seek to impart, understand then, is such only as shall make you better business men. It ought to be, and you should understand it to be, subservient to the main objects you have before you. It is merely a part of the training necessary to fit you for your chosen vocation. We shall have occasion to deal with only one of the many departments of law—that relating to commerce. But even this you must not expect to fully master. True it is but a small section of the ground a lawyer's education should cover, but it is a large subject nevertheless—so large that many lawyers find it wise to make a specialty of it—as others do in other departments. This you know is an age of specialties. We find it so in law, you will find it so in business. It is so everywhere. The man who would achieve success in this day of keen competition—hot rivalry—must find some one thing which he can do better than any of his competitors.

\* \* \* Lest your hopes of what these lectures are designed to accomplish be still too high, permit me to go one step further in defining our object and the limits we lay down for ourselves. It is this: We not only do not profess to impart the knowledge of commercial law which a lawyer should have, but we do not promise even to impart a knowledge which will, under all circumstances, in your own particular line of business, save you from the necessity of seeking legal advice. "Every man his own lawyer" is a favorite title for a certain class of books, just as "every man his own doctor" is the hackneyed motto of another. Now it is no part of my present purpose to decry indiscriminately books of even this sort. Everything, be it book or

aught else which tends to real public enlightenment is right and good, no matter how heavily it may press on any particular class—no matter even if it deprives some class-interest of its bread and butter. But you will do well to bear in mind that true knowledge is always modest. It is ignorance that boasts most loudly. They only who know least think they know all things. Hence you should beware of loud professions whether emanating from books or teachers. Aim to know thoroughly what you do know, but deceive not yourselves with the idea that nothing more remains to be known. Especially should you avoid self-sufficiency in matters which are collateral to the main course of your life, such as law. After the best instructions we can give, you may in future, if engaged in any extensive business, frequently find yourselves compelled to refer to your legal adviser.

\* \* \* Often doubtless you have heard the flippantly expressed sentiment that law is or ought simply to be common sense, and that where it is not, it is simply quibbling technicality—a snare for the unwary and a delusion to those whom it should protect. And pray of what calling in life might not the same remark be as aptly made? And what is this common sense of which we hear so much? If it is the crude views and opinions of each *Sir Oracle* who assumes to know all things, we may well be excused for declining the test. But if it consists in the double-distilled essence of the world's best thought, the ultimate result of the experience of ages modified by the advancing light of the present with reference to the subject to be judged, then may we all reverently bow to its decision whatever our calling. Our laws of to-day though sharing imperfection in common with all things human are pre-eminently in accord with reason and justice, or if you will, with that hazy, indefinable something which all laud so loudly under the euphonious name of common sense. Still it does not necessarily follow that in the exercise of *your* best judgment you can always decide for yourselves where reason and justice lie; such power would presuppose a thorough knowledge of all the facts and circumstances necessary to be considered; a true and nice appreciation of their relative bearing and importance, and an intellect trained to view them from conflicting standpoints and weigh them dispassionately. Above all there is necessary an absence of that self-interest which sways so much the strongest minds. Gather from these remarks this conclusion that you may as reasonably expect to make your own boots or manufacture your own watch, as to do your own law business. But as you should be able to lace your boots without the aid of your shoemaker, and set your watch after it has run down without referring to your watchmaker, so there are many matters which you should understand aright without consulting a lawyer.

After all our restrictions you will still find a wide field before you and strong reasons for entering it.

You should acquire a knowledge of the fundamental principles of business law; FIRST—Because those principles are essentially and pre-eminently honest. Whatever deviations there may have been or are from the general rule, the intention of both common law and legislation has been and is to secure justice. Our laws are eminently wise and just and good, and above all they inculcate the necessity for honesty and fair-dealing. In the adjudication of all disputes the object sought is to obtain the real essence of the transaction between the parties—their real intentions. All mere forms are disregarded, a thousand pretexts, pretences, and formalities, once discovered, are swept away as nothing. Fraud in all its varying forms is visited with its appropriate punishment, and, once established, is not permitted to shield itself behind any of the devices and intricacies in which it delights. Let the facts once clearly appear, and no matter what ingenuity has been displayed to conceal them or place upon them a false colouring, the arm of the law is long enough to reach and strong enough to secure redress. And why is this? Simply because the law is the reflex of public opinion. And public opinion, with all its frailty and vacillation, is in the main just. As in all other walks of life so in business, it is practically impossible for any length of time to cheat public judgment. Be a man ever so shrewd, be the manner ever so subtle whereby he seeks to clothe wrong with the vesture of right, those who come in contact with him, though perhaps vastly his inferiors in intellect, will in time place upon his character just that estimate it merits. A man may bear in one sense a good reputation. No one may be able to point his finger at any particular act as a deviation from honest dealing, but if that honesty is feigned and not real, the public soon learns it. Misgivings may at first be faint, but, if well founded, time will infallibly serve to strengthen them, and all will be upon their guard against a man felt to be unsafe, no matter how plausible.

There is a sense in which all men are being judged in a thousand different ways, by as many different standards. If of all these standards, short of the judgment of an unerring God, there is one nearer perfection than that of legal tribunals, it is that of the higher and more august tribunal—public opinion. You cannot in your start in life have too firmly impressed on your minds, the conviction that it is practically impossible to deceive that Court. I am not here forgetful of the fickleness of public favor, so often illustrated in politics; but there is a marked distinction between this popular favor and the public judgment just mentioned. In referring to popular favor, we speak of the preference, for the time being, of the public for a certain leader over another, or for a certain policy as compared with its opposite. Here

the popular will deals with that in which it has a personal interest, adjudicates between those who have to go before it asking support. The appeal is to what is most capricious in human nature. Of all things the most difficult to satisfy is self. There is a sense in which men are but grown children, tiring after a time of one favorite and returning to another, wearying of one employment or pastime and yearning for something different. But what makes any judgment really valuable is, the absence of a personal interest by the tribunal in the result. True, there is a sense in which each man has an interest in what affects every other, but that interest is infinitesimal. So is the interest of the public at large in the reputation or success of one of you. Thus it is that while the public may be capricious in choosing between those who are compelled to ask for its favor, it is almost infallibly just in its cool estimate of the character and reliability of those who are engaged merely in the pursuit of their private vocations. Believe, I entreat you, that this is a solemn fact and not a fine spun theory. A pretender to medical knowledge, trading upon the credulity of his patients, will inevitably be found out. The public will rate him at his real value, though he may find some dupes. So in law, the pettifogging practitioner who makes anything, other than his clients' best interest the rule of his practice, will inevitably find himself mistrusted, however shrewdly he may endeavour to conceal his purposes.

So it is in every walk of life. Cleverness alone is unavailing. The interdependence of man upon man is so great, that success in any walk of life without the confidence of one's fellows is well nigh impossible. A man's reputation is half his capital in any business; in some callings, as in law, it is the whole. Hence, on the confessedly low ground of your own interest—policy, if you will—honesty and fair-dealing are essential to success. True, there are men who have succeeded without, but they are merely the exceptions which prove the rule. He who starts for success without honest principles, starts heavily handicapped, and if he succeeds it only shows that he has extraordinary faculties in other respects. Be not deceived by temporary successes on the part of impostors. These seeming successes are but the ripple caused upon the water's surface by a passing breeze. The mighty undercurrent of success runs with honest purposes. Yea, and the shores of commerce are everywhere covered with the stranded wrecks of those who have failed, simply because they have striven to attain the goal by means of shrewdness, trickery and chicanery, instead of honest effort.

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—Men rarely succeed in changing the world: but a man seldom fails of success if he lets the world alone and resolves to make the best of it.—*Lord Lytton.*

## ADDRESS BY DR. BEATY, Q.C., M.P.

**M**R. COCKBURN, for many years Principal of Upper Canada College, was introduced to the students by Mr. Trout, and took the chair. Mr. Cockburn then introduced the speaker of the occasion, Dr. Beaty, and in doing so remarked that he bade adieu to educational matters when he left the Upper Canada College some time ago. Still he cherished a deep interest in the subject of education, and was glad to accept the invitation of the President of this College to occupy the chair for an hour. The speaker remarked that he saw before him some familiar faces, and that he could compliment this College on having a number of his old students who had come here to finish their education. He assured such that they would not find it difficult to carry the mathematics and classics they had learned while under his tuition. But the studies to which they were now devoting their attention would be found of incalculable importance in after years. The thorough knowledge of book-keeping especially, which they had here the means of acquiring, they would find of substantial value to them, if turned to that practical account which, he supposed, they all had in view in coming here. In a jocular manner, Mr. Cockburn then remarked that he would not longer occupy their time, as he understood that the ex-Mayor was going to deliver an address on the subject of Temperance.

Mr. Beaty then took the platform and began by remarking that he himself did not indulge habitually in the use of strong drinks, nor of tea and coffee. Just before coming here, he asked a young lady what he should say to the young men at the Commercial College; she replied: "Tell them to be temperate." He asked a gentleman also; he suggested the same subject. So he (Mr. Beaty) thought he had better say something about Temperance. At all times, then, (the speaker continued) I advise you to be *temperate*, whether in eating, drinking or acting. Temperance is a strong element of success. The faculty of thoroughly performing one thing at a time is a characteristic of a good business man. A good business man must also be a man of penetration, of decision, of trustworthi-

nesss. It is essential to business success to learn well what you attempt to learn. *Application* is another great secret of success. Some men in the city have taken twenty, twenty-five or thirty years, to attain the object for which they set out. They had patience and perseverance—in other phraseology, application—and this generally brings a sure reward.

Mr. Cockburn had said that lawyers were a non-productive class of persons, the speaker might remark that if such was the case they were not non-consumers; they could generally secure their share of any good things going.

Another important condition of success was that a person should understand his business and then pursue it steadily, giving his undivided attention to it and not be diverted by other occupations. As an instance of what he meant, Mr. Beaty related his experience of a man whom he once met with in court and who was interested in the case in hand, but who continually asked him questions entirely aside from the case, much to his annoyance, as he wished to follow the case closely. General knowledge, also, he said was desirable and should be sought after, but not, of course, to the neglect of the real business. Study the general matters affecting your own business, financial questions, harvests—actual or prospective—importations, the fluctuations arising from increased or decreased manufacture of articles in your line of business, and the variations in the home and foreign markets. Whatever your object may be, pursue it steadily, always giving due consideration to matters of detail. Understand thoroughly any agreements you enter into; a failure in this often leads to harassing law suits. Do your own business as far as practicable and never allow others unduly to influence you. Do not begin business in a listless sort of way, but go at it as if you meant to succeed. Be frugal. This does not mean you are to be miserly, on the contrary be generous and obliging to your neighbor, but do not be extravagant. Take care of small things for large ones are made up of the small. Do not buy when there is a panic, a man of capital should buy when others are slow to buy; taking advantage of things when they are down.

Never break your engagements; always be on hand at the time mentioned. By want of punctuality, either in your

business or social intercourse, you not only waste your own time, but that of others as well. Take time then by the forelock, and never let an hour pass without the engagements of that hour being attended to. By so doing you will be looked upon as one with whom an engagement is a sacred trust, and who can always be relied upon as a punctual man.

A thorough knowledge of book-keeping is also indispensable to successful mercantile life. Nine-tenths of the failures which occur every day, is caused by ignorance of the financial condition of business. Every man, whether in mercantile life, or any other calling, should be able at any time to show in one column what he owes me, and in another what I owe him, or his debits and his credits.

Eat to live, to sleep soundly and rest calmly, and work regularly and systematically. Never fret over things you can't help, nor yet about things you can help. Deal fairly and squarely in all your business transactions ; and although at the end of your business career you may not have as large a fortune as you anticipated or hoped for, yet you will be able to say that every cent in your possession was obtained honestly, and that throughout life you lived up to the maxim "Honesty is the best policy."

Concentration of thought is another necessary element to a successful business man. Fix your attention upon one thing at a time, and let that be the business of the hour. Don't let your mind wander, but give your entire thought to the subject in hand, and whenever you take up a matter for consideration, dismiss everything else from your mind for the time.

Erroneous judgment is one cause of the greatest failures in commercial life. Take all the care possible in arriving at a decision, but when you have determined upon a certain course of action, let not the advice of every man turn you from it, when satisfied that you have done everything to reach a sound conclusion. Keep cool. Never get in a panic. Never buy when there is a "boom" in prices, for most assuredly a "crash" must follow. Buy when prices are low, and don't let mere excitement get the mastery over your sober judgment.

Before closing, the speaker said that in business, as in everything else, it was of the utmost importance to *keep cool*. Keep your wits about you. And as this was emphatically a

school of practice, it was just the time and place to begin to learn how to do it. If the student's balances do not come out right the first time, let him *keep cool* and try again. If his cash did not balance, *keep cool*, and carefully compare it with the vouchers and entries in his books. If the student be puzzled over his examination papers at the end of his course, he must still *keep cool* and in the end success would surely follow. Don't take everybody's advice.

In conclusion, the speaker hoped the students would faithfully and honestly endeavor to reduce to practice the plain maxims that he had been seeking to impress upon them. Always keep your promises, even if you lose by it. You will be a gainer in the end. Lastly, never yield to temptation to defraud. Always have it to say in after life that you never defrauded any one out of a penny.

Mr. Beaty then resumed his seat amid hearty applause.

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#### ADDRESS BY MR. McMASTER.

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**S**TUDENTS greatly enjoyed the hour spent in the school room by Mr. Madill, M.P.P., and Mr. McMaster, M.P.P., two of the youngest members in the Local Legislature. The former was invited by the President of the College to take the chair. Mr. Madill then in a few well-chosen remarks introduced Mr. McMaster, who had previously been requested to address the students for a short time. (Mr. McMaster is well-known as the gentleman who had charge of and successfully argued before the Privy Council of England, the Presbyterian Church Temporalities Fund case).

Mr. McMaster on rising spoke in very complimentary terms of the school, as well as of his friend, its President. He then endeavored to impress upon the students, the lesson that in the great battle of life before them, no man could be thoroughly master of more than one business. According to Josh Billings (said the speaker) there was "enough advice in the world to run three worlds." However the practical question for each young man was "how to get on in the world." Horace Greeley's injunction was "young man go

west." But now, in view of the so-called "land boom" in our North West during last winter, and the spirit of wild speculation following it, the soundness of Mr. Greeley's advice was perhaps somewhat open to question at this moment. In looking around him, he (Mr. McMaster) saw many who had bright hopes for the future, and although that future would doubtless have its disappointments and discouragements—from which none are wholly exempt—yet if such trials were met with the true, manly spirit, they would come out all right, stronger and better men. With regard to natural talent, no amount of this would, of itself, ensure success in the world. A knowledge of its proper application was essential to the best results.

Some have the idea that with wealth they could not fail to be successful. All observation shows that in the majority of cases that idea is a fallacy, and that idleness and worthlessness generally, are very common consequences of inherited wealth. The spur of poverty often incites to that robust effort which rarely fails of success in this great battle of life. "Know thyself!" is a pertinent injunction. Endeavor to get a just estimate of your capabilities and then select your calling.

[We regret that want of space precludes us from giving more than the foregoing imperfect summary of Mr. McMaster's eloquent address, which abounded in practical suggestions and happy remarks pertinent to the occasion.]

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### BUSINESS CORRESPONDENCE.

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*(A summary of the remarks made by Mr. W. H. Ash, who has charge of this Department.)*

A knowledge and habit of correct speaking and writing are the fundamental qualifications for good correspondence. "Whatever is worth doing is worth doing well," was a no less true than trite old adage; and surely such universal and constant employment of daily life as talking and writing, either in business or social intercourse, should be as creditably performed as possible. The means and opportunities of course were not given to everybody to acquire the knowledge and art in question in a high degree; but much more could be accom-

plished by most persons with a little properly-directed effort, than we are in the habit of seeing. The true way to obtain such education was through a systematic course of instruction under a properly qualified teacher. But where this was impracticable, much could be effected in self-teaching by means of an elementary English Grammar, and, after having mastered the rudiments, a more advanced work on the subject. Such books, now-a-days, were to be had at a very moderate cost. It was not to be denied that all this meant earnest work. But there was no royal road to knowledge of any kind; and they, the students, would, one and all, find that success in the world, as a rule, was conditioned upon patient perseverance. An important branch of English Grammar, in which many fairly educated persons, and even men of scholarly attainments—nay, University graduates—were grievously deficient, was Orthography, the art of spelling correctly. Among business men generally, bad spelling was a sad blemish upon their epistolary work. This art of spelling was one in which the “memory of the eye” could accomplish much, and by means of persevering observation and practice, it was in the power of every man to become a fairly correct, if not a faultless, speller. In illustration of the disastrous results of cacography, or bad spelling, the lecturer related the case of a celebrated man, who, in the course of his wooing, received such dire offense in this particular, that upon the report of his intended marriage coming to his ears, he most indignantly denied the rumour with the exclamation, “What! marry a person who spells affection with one f!” May this painful incident (added the speaker) prove a wholesome warning to all of you, my young friends, in similar circumstances, and whenever you have occasion to write the word affection, be very careful to give it its legitimate two effs.

A few observations now, upon the features which should distinguish Business Correspondence. There should be brevity, clearness and directness, with the use of as plain and simple language as will convey, fully and unmistakably, the writer's meaning in all due and proper courtesy. *High-falutin*, *bombast* and *flashy* language, are wholly out of place in a business communication, and only render the writer ridiculous. Avoid also the use of *slang* or coarse expressions in your business letters; for altho' at times such phraseology may appear to have peculiar force in conveying your meaning, it might with some of your correspondents have an injurious effect upon your reputation, as being indicative of a vulgar mind, if no worse. And this applies equally to oral as to epistolary intercourse in business matters.

Upon the subject of Business Etiquette, (the speaker continued,) it is hardly requisite to premise that a civil and courteous demeanor, with a frank and obliging disposition, is appreciated in every walk of life, and emphatically is this the case in every-day business intercourse.

Cultivate, then, and practise this line of conduct at all times, equally in business relations and social life, being well assured that it will prove an investment—so to speak—that will yield an abundant return both in material and moral profit.

Another injunction of Business Etiquette is to be always as *prompt* in answering letters as circumstances will permit. It is justly looked upon as a reprehensible breach of propriety to be negligent in this particular; and no man can fairly lay claim to good breeding, not to say decorum, who is guilty of neglect in answering a civil letter, as promptly as possible. Business Etiquette has, likewise, what may be called its *negative* teachings, among which the following are of noticeable importance:—

1. Do not write anonymous letters, neither answer such letters.
2. Do not address a letter (which requires an answer) *solely on your own business*, without inclosing the necessary postage for reply.
3. Do not answer an insolent letter in like tone, but, on the contrary, if you answer at all, return civility for insolence, as the most pointed and severe rebuke you can administer. The wise man of old said, “A soft answer turneth away wrath, but grievous words stir up strife.” And this utterance is as true and forceful to-day as it was when first pronounced.

In conclusion, the lecturer urged the students to take for their rule of conduct, both now whilst at this College and in after life, the motto: “*Labor omnia vincit*,” and remember that it is only by faithful and unflagging application that success in anything is to be achieved; consider that all our great railways and canals are the results of a shovelful at a time so to speak; in other words, the constant repetition of small efforts. By such apparently incommensurate means the world’s most stupendous human works have been accomplished, the lesson from which, for you, is *labour and perseverance conquer all things*.

Upon resuming his seat the lecturer was greeted with hearty applause.

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- Business neglected is business lost.
- The best currency; Dollars and Sense.
- Memory is a storehouse, not a lumber room.
- Want of punctuality is a species of falsehood.
- Be not afraid of study, it is the price of learning.
- An extravagant man grows poor by seeming rich.
- He that would have the fruit must climb the tree.
- Knowledge is treasure, but practice is the key to it.
- He is rich whose income is more than his expenses.
- He that will climb the ladder must begin at the first step.
- Difficulties, like thieves, often disappear when we face them.
- He that has no silver in his purse should have silver in his tongue.

British American Business College,  
**112 & 114 KING STREET WEST, TORONTO.**

REPORT OF

*M*..... *No.*.....

*For the month ending*..... 188

ATTENDANCE .....	Absent at Roll Call.....	At 9 a.m.....
	At 1.39 p.m.....	At 4 p.m.....
DEPARTMENT.....	At Lectures.....	Times.....
	At Study.....	
	Generally.....	
DILIGENCE.....	.....	.....
	.....	.....
PENMANSHIP.....	.....	.....
	.....	.....
ARITHMETIC.....	.....	.....
	.....	.....
BOOK-KEEPING.....	.....	Appearance
	of Books, Papers, &c.	
DICTION.....	.....	.....
	.....	.....
CORRESPONDENCE .....	.....	.....
	.....	.....
PHONOGRAPHY.....	.....	.....

(*Signature*)

## Explanations and Suggestions.

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The parent or guardian is earnestly requested to give this Report a prompt and careful examination, and to sign it understandingly. Indifference in this matter is a great evil in respect of the student's welfare and progress.

It is expected that the Report will be returned to the Superintendent on the school-day following the day of its delivery.

**DICTION** embraces Spelling, Definitions, use of Capitals, Punctuation, etc.

**HOME STUDY.**—It is desirable that Arithmetic, Dictation, Phonography, Book-keeping problems and Correspondence, be studied at home. Preparations in Dictation are required to be made Monday and Thursday evenings; in Correspondence on Wednesday evening; in other studies daily.

**ATTENDANCE.**—Promptness at school and recitation are absolute requirements. The doors will be closed at 9.10 a.m. and 1.40 p.m., and under a previous, special arrangement, no student will be admitted without permission, after these hours. If it be necessary for a student to be absent any part of the day, he should stay away that session, and account for his absence when he returns.

C. O'DEA,  
*Superintendent.*

EDWARD TROUT,  
*President.*

## CURRICULUM.

**T**HE course of study affords the most ample facilities for the practical education of persons of both sexes and all ages, for the active duties of life. Our aim is to combine culture with information, hence the student is made to think, as well as to act, and in arranging our course of instruction we have endeavoured to vary it so widely as to include all classes of entries, from the simplest to the most complex. A careful perusal of the leading features in the different modes of book-keeping in the theoretical department, will give some idea what the student has accomplished when his theoretical work is completed, and how well he is qualified to enter upon the more responsible duties of the practical department.

The work of the student begins by keeping books in the Produce Business. The Dry-Goods Business is next in order. Then follows five different sets, each one more complex than the preceding.

After mastering the foregoing sets the student will be prepared for the more difficult work of keeping books illustrative of the principles and practice of shipping goods to be sold on Consignor's account and risk, in connection with a General-Merchandise Business.

Next in order is the work of a book-keeper in a Produce and Commission house. After being in business a short time the books are closed and a partner admitted. The business is then continued throughout Sets 9, 10 and 11, the latter by Single Entry, one partner having retired and withdrawn his capital. The accounts due the late partnership are paid to the remaining partner, who discharges all liabilities and closes the business.

The student next finds himself in a Banker's Office where there are two partners. The business of buying and selling Uncurrent Money, Gold and Stocks, discounting Notes, &c., has been unsuccessful. The partnership is dissolved, each partner retiring by drawing out his net capital. The old business of this firm is entered upon by new parties, and the student keeps their books.

A more difficult work is that of keeping books in a General Commission Business where there are two partners, and where each special partner is responsible for his own share. A Commission Sales Book is kept, from which an Account Sales is rendered to each of the parties interested. In this set, the Day Book and Journal are combined. In the following one, interest is allowed on partners' investments, and charged on all amounts withdrawn.

The peculiar features in the 17th and 18th sets are that although the student is in business alone he is constantly operating in grain etc. with outside parties, and the books are practically those of a joint stock company in which four or five special partners are concerned, also where the Consignee adds to what is sent by the Consignor. The manner of closing the Commission Sales Book with a balance unsold, is here shown. With the last nine sets the

### **CASH, BILL, AND COMMISSION SALES BOOKS**

Are kept as auxiliaries. When these sets of books are completed and again thoroughly examined by the teacher, the student is required

to pass a rigid examination (written and oral), and if found competent he is passed into the

### ACTUAL BUSINESS DEPARTMENT.

This is a miniature business world, where the student assumes the character of a business man. He becomes the proprietor or partner of a commission, jobbing or mercantile house, and feels all the responsibility of the ownership and management of property. The student is placed upon his own resources, being furnished with a cash (College currency) capital to begin business with, and is expected to put in practice the knowledge he has already acquired in the Theory Department, asking the Teacher but few questions in reference to the general details of his work. At the close of each set his balance sheet is made out and his books examined by the teacher; the cash, notes and drafts on hand must be found to correspond with their respective accounts.

As we have sufficiently in this pamphlet elaborated the work to be done in the theoretical department, the reader can readily form some idea of what has to be accomplished in the practical department of the institution, and we mention a few of its leading features. In the first place, all the transactions given as examples of business, originate among the students themselves in the Board or Exchange Room, and are made up there, when pencil memoranda are made of the same. The students then pass into the College Hall, taking seats at their respective desks, and then make out the necessary invoices, drafts, notes etc., to carry out their operations. Entries representing these transactions are at the same time made by the students in their books in the regular way, and the cash, notes or drafts which represent the supposed value of the exchanges made are handed over to the proper parties. There are four distinct sets of double-entry books, covering a period of say six months, made up in this way, and the character of the accounts becomes more complex as the student advances. Each of these sets is separately closed at regular periods, a balance sheet made out and all the assets which are in a tangible form are submitted to the teacher and compared with the students' books and balance sheet. If these are correct the business is wound up.

The student again commences business, keeping his books by **SINGLE ENTRY**, these books are in due course changed to double entry, and the business continued and closed by this method.

After spending some time in these exercises the student is taught some of the shorter methods of keeping accounts adopted by real business houses, such as keeping a journal with six or eight columns to save frequent posting. This also suggests the idea of adapting one's books to the peculiarities of his business, at the same time retaining all the principles of double entry. The same idea is carried into the commission and foreign exchange sets, the latter having columns for one currency as well as for the money of the country with which he is trading. The currency of each country is reduced to that of another and *vice versa*. After completing this work the student is appointed *Administrator* of an estate, and takes possession of the personal effects; he converts all the personal property into cash, pays the widow of deceased say \$100, and divides the balance equally among the heirs, six in number, for which he takes receipts; he makes out all accounts current, notes, drafts, &c., and submits them to the teacher, and if this work has been systematically completed the student enters upon the duties of accountant for a large

### **MANUFACTURING ESTABLISHMENT,**

With a foundry, machine shop and store—in which is kept not only the necessary supplies for the workshops, but all the requisite articles used in housekeeping. The student who becomes thoroughly familiar with this set, and all the principles involved in it, need have little fear when entering upon the practical duties of accountant in almost any business office; and if he does not wish to acquire a knowledge of the peculiar forms adopted on steamboats, he is permitted to enter the College Bank and practically **BECOMES A BANKER** so far as it is possible to be one outside of one of our chartered institutions in which a regular banking business is daily carried on. The students become in succession Clerks, First and Second Tellers, Cashiers, Presidents, Stockholders, &c. The capital of the Bank amounts to over \$1,800,000, of beautifully engraved Bank Notes; no expense being spared in fitting up the Bank in the most approved manner, furnishing it with a complete set of Books, Cheques, Drafts, Deposit Slips, Bank-Account Books, &c., which we have no hesitation in saying forms the most complete arrangement for actual business ever introduced into any Business College.

### **COMMERCIAL LAW.**

Few things are of more importance to business men than a thorough knowledge of the fundamental principles of commercial law. The relative rights and duties of individuals engaged in trade with its unending intricacies, do indeed require of those who would fully master them, fine discrimination and long experience. But it is possible for every student of ordinary ability to acquire such a knowledge of the underlying principles and general rules as will guide him aright in such difficulties as usually arise. The absence of this knowledge leads to a thousand mistakes and erroneous conclusions, entailing serious loss, accompanied too often by discouragement and utter failure. We do not profess to make lawyers of our students, but we hope to impart such practical instruction as will enable them to transact business intelligently, and in some degree ensure them against falling into the snares which are constantly set for the unwary.

This department is under the personal charge of Mr. D. E. Thomson, whose acknowledged reputation and wide experience in all branches of mercantile law and usage, are the best guarantee of that efficiency at which we aim. The course of lectures will embrace contracts, negotiable securities, agency, partnerships, suretyships, insurance and kindred subjects.

### **BUSINESS CORRESPONDENCE.**

The gentleman in charge of this department has had a thorough English training, and long experience in business, which amply qualify him for the post. In his hands we are confident that a much-neglected branch of commercial education will receive the attention it deserves.

### **PHONOGRAPHY.**

A knowledge of the art of short-hand writing is no longer a rarity, it has become a necessity of business. All the leading bankers, wholesale merchants, manufacturers, and professional firms, have on their

staff one young man or woman if not more to whom correspondence is dictated and stenographically taken down. After the letters have been written out in ordinary long hand, the custom is to hand them to the principal, who reads them, and if approved, attaches his signature, or that of his firm. It will be readily seen that this is a great saving of labor and of time to the head of an establishment, and as years go on the number of principals who will take advantage of it must increase. *Pari passu* must the demand for good stenographers increase. This branch of education is daily becoming, therefore, more important. The clerk who, in addition to his knowledge of book-keeping, penmanship, etc., has learned to write short-hand, will have a better prospect of securing a position than one who has no knowledge of this subject. Although it is not difficult to learn how to write short-hand, it requires a great deal of practice, and cannot be mastered in a few weeks or months. No one should undertake to learn unless he is prepared to devote plenty of time to it, and fully determined to master it. This year we have added this branch to our regular course of study, without additional cost to the student, except for the text-book. Students have the option of taking up this important branch in connection with their other studies, or omitting it as they see fit. It will be noticed that this is the only business school in Canada which includes phonography in its day course of instruction, without extra charge.

#### **MENTAL ARITHMETIC.**

Mental arithmetic, when well taught, enables the student to do business quickly, helps to concentrate his thoughts, and by means of ingenious rules, enables him to make all the calculations in ordinary business with great rapidity and correctness. It also teaches him to be self-reliant. With the training they get here, aided by the short rules taught in the college, students compute almost instantly, and, in many cases without the use of a pencil, the interest on any sum of money for any number of years, months or days; the price of any number or fraction of a number of articles at any number of cents or fraction of a cent per article. The student thus trained has a great advantage over one taught by the old method.

#### **POSITIONS SECURED.**

The following gentlemen have attended College during the past year, and are among the number of students who have gone direct from the school-room into positions of trust:

1. P. BEATTY, with H. Graham & Co., Wholesale Merchants, Toronto.
2. JAMES DALY, with J. R. Daly, Esq., Merchant, Stouffville, Ont.
3. GEORGE CLARKE, with Kennedy, Grant & Co., Manufacturers, Toronto, Ont.
4. H. PARK, with Jno. Macdonald & Co., Wholesale Dry Goods Merchants, Toronto, Ont.
5. E. SHAW, with Queen's Insurance Co., Toronto, Ont.
6. W. H. STEWART, with Messrs. Forbes, Roberts & Co., Wholesale Gent's Furnishings, Toronto, Ont.
7. R. McGEE, with Toronto Lumber Co., Collingwood, Ont.
8. W. R. HANLEY, with D. McDonald, Esq., Contractor, Orangeville, Ont.
9. JAMES McBRINE, with Bank of Toronto, Toronto, Ont.

10. A. ASHENHURST, with Ontario Lead Works, Toronto, Ont.
11. JONAS LEE, with Gardner Sewing Co., Hamilton, Ont.
12. J. H. NORRIS, with P. McCallum, Esq., Insurance Agent, St. Catharines, Ont.
13. J. H. CREEERY, with Geo. Cook & Co., Lumber Merchants, Orr Lake, Ont.
14. THOMAS KER, with Messrs. J. & H. Ker, Manufacturers, Toronto, Ont.
15. C. BOAKE, with National Dairy Co., Chicago, Ill.
16. ALEX. BOYD, with Messrs. Gooderham & Worts, Distillers, Toronto, Ont.
17. C. M. BOWMAN, with Messrs. Bowman & Zinkan, Southampton, Ont.
18. W. H. SNYDER, with J. B. Snyder, Esq., Merchant, St. Jacobs, Ont.
19. FRED. W. DEVEY, Manager Chicago News Co., Cor. 12th & State Streets, Chicago, Ill.
20. GEO. NICHOLSON, with Messrs. M & L. Samuel, Benjamin & Co, Wholesale Hardware Merchants, Toronto, Ont.
21. W. A. THOMPSON, with Messrs. Trout & Jay, Real Estate and Insurance Agents, Meaford, Ont.
22. J. ROXBOROUGH, with Messrs. Barton, Thompson & Co., Spice Merchants, Toronto, Ont.
23. F. J. PEARCE, with J. Pearce, Esq., Merchant, Minden, Ont.
24. D. C. WAGNER, with J. P. Wagner & Co., Contractors and Builders, Toronto, Ont.
25. D. HOSKINS, with Grand Trunk Railway Co., Fort Erie, Ont.
26. W. HASKINGS, with J. & J. Taylor, Safe Manufacturers, Toronto, Ont.
27. JOHN BUNKER, with F. W. Unit, Esq., Hardware Merchant, Toronto, Ont.
28. JOHN HUXLEY, with Messrs. Chisholm & Co., Merchants, Brampton, Ont.
29. S. J. MARTIN, with Messrs. Ross & Allen, Hardware Merchants, Toronto.
30. J. McGREGOR, with Messrs. Samson, Kennedy & Gemmel, Wholesale Dry Goods Merchants, Toronto, Ont.
31. C. O'MALLEY, with H. A. Nelson & Son, Wholesale Merchants, Toronto.
32. C. SANGSTER, with Joseph Hall Manufacturing Co., Oshawa, Ont.
33. T. G. ANDERSON, with John Burns, Esq., Grocer, Toronto, Ont.
34. J. McCARRAH, with Messrs. T. Davies & Co., Brewers, Toronto, Ont.
35. SAMUEL WIGGINS, with Messrs. J. McLeod & Co., Wholesale Grocers, Buffalo, N.Y.
36. JACKSON WIGGINS, with Messrs. J. McLeod & Co., Wholesale Grocers, Buffalo, N.Y.
37. JAMES WHITEHEAD, with Messrs. Whitehead & Hamilton, Merchants, Walkerton, Ont.
38. D. L. HAMILTON, with Messrs. White, Joselin & Co., Wholesale Millinery and Importers, Toronto, Ont.
39. JNO. G. ADAIR, with Messrs. John Macdonald & Co., Wholesale Dry Goods Merchants, Toronto, Ont.
40. R. MCKNIGHT, with Messrs. Tait, Burch & Co., Wholesale Dry Goods Merchants, Toronto, Ont.
41. ROBERT PATTERSON, with "The Baldwin Locomotive Co.," Philadelphia, Pa.
42. J. L. BARNUM, with Bank of Commerce, Windsor, Ont.
43. WM. RAY, with Messrs. Heintzman & Co., Piano Manufacturers, Toronto.
44. P. DENNIS, with D. McCall & Co., Wholesale Millinery Importers, Toronto, Ont.
45. N. G. VANZANT, with R. Shields, Broker, Toronto, Ont.
46. J. H. HOLMES, with Watson, Smellie & Thorne, Barristers, Toronto.

### GENERAL INFORMATION.

The regular hours of study and recitation are from 9 to 12 a.m., and from 1.30 to 4 p.m., and from October to March from 7.30 to 9.30 p.m.

Visitors are always welcome to the College Rooms.

Parents and Guardians are especially requested to call and witness the progress of their sons or wards.

Letters for students, if addressed to the British American Business College, will be distributed twice a day, and thus relieve the student from the trouble of calling at the post office.

A knowledge of the rudimentary English branches constitutes sufficient preparation for entering upon our course of study; and any deficiency in these—if not too radical—can be remedied here.

Instruction given in Ornamental Penmanship comprises Off-hand, Flourishing, German Text, Lettering in every style, Designing, Pen and Ink Drawing, Card Writing, etc. Terms as per agreement.

The time required for completion depends upon the previous education, application and aptness of the pupil. We wish our pupils to regard *thoroughness* as of *first importance*, without reference to time.

Good board with room can be obtained at from \$2.75 to \$3.50 per week upon application at the office of the College. Students upon arriving in the city should retain their checks for baggage and come directly to the College, 112 and 114 King Street West, opposite Rossin House, where they will be assisted in procuring suitable boarding places.

A new Association Diploma has recently been issued at an expense of \$2,000, and is conceded by critics to be the finest piece of engraving produced on this continent. The engraving was done by McLees, of New York city. This Diploma is awarded to all graduates of the institution upon the payment of one dollar.

A complete record is kept of each student, showing the number of times absent from the roll call in the large hall, as well as in each class of which he is a member; also his department and standing in the different branches of the course. This Record is rendered monthly, and forwarded to the parents when desired.

In the Business Course the class system is entirely discarded, except in general exercises and lectures, thus giving to each student all the advantages of private instruction, and enabling him to advance as rapidly as his abilities will permit.

We have the finest and best appointed suite of school rooms in Canada. They are large, well lighted and ventilated, and in all respects thoroughly adapted to the use for which they were designed. They are situated on King-street west, up one flight of stairs, directly opposite the Rossin House, and in close proximity to the railway station.

We are occasionally asked if we teach telegraphy. Our reply is that years ago we ceased teaching it, because we thought it unfair to encourage persons to learn what they were not likely to have an opportunity of practising. For many years there has been a surplus of telegraph operators, and the proposed amalgamation of the different companies became a fact a few months ago. The result is the closing of a large number of small telegraph offices, and the occupants had either to seek fresh employment or leave the country in search of new

positions. Life is short: too short to spend time in acquiring an occupation that will be of no use to us in after years. We aim to teach only such branches as are useful to every one who depends upon his hands and brains for a livelihood.

#### **WHAT THE BUSINESS MEN OF CANADA. THINK OF US.**

We are frequently in receipt of letters from merchants, manufacturers, and traders in various parts of the country, who have been our students or have our students in their employ. In addition to the uniformly kind and encouraging spirit of these communications, many of them contain direct testimony in approval of our methods of teaching, and commanding our business course in the warmest terms for its thoroughness and efficiency. Those who have employed our graduates as Book-keepers, without any exception whatever, show themselves much gratified and pleased at their fitness and skill for the discharge of their various duties of their responsible positions. We regret that our space will not permit the publication of some of these letter from leading business men, which contain strong testimony as to the value of a thorough college training.

"We, the undersigned Bankers, and Business men, after having examined the business forms adopted by the British American Business College, also a synopsis of the course of instruction, have pleasure in stating that we believe it admirably adapted to meet the requirements of those contemplating business pursuits, and judging from what we know of the gentlemen connected with the institution, we have no hesitation in recommending it to those anxious to secure the necessary basis for the highest class of commercial attainments :"

HON. WM. McMaster, *President Canadian Bank of Commerce.*

SIR W. P. Howland, K.C.B., *President Ontario Bank.*

MR. GEO. GOODERHAM, *President Bank of Toronto.*

MR. J. AUSTIN, *President Dominion Bank.*

MR. HENRY HOWLAND, *President Imperial Bank, Toronto.*

MR. S. NORDHEIMER, *President Federal Bank.*

HON. THOS. N. GIBBS, *President Standard Bank, Toronto.*

MR. GEO. HAGUE, *General Manager Merchants' Bank, Montreal.*

HON. ALEX. MACKENZIE, *ex-Premier of Canada.*

MR. J. J. KENNY, *General Manager Western Assurance Company.*

MR. F. A. BALL, *General Manager Lon. & Lan. Fire Ins. Co.*

MR. HUGH SCOTT, *General Manager Queen City Fire Ins. Co.*

MR. J. H. MASON, *Manager Canada Per. Loan & Savings' Co.*

MR. J. G. MACDONALD, *Manager London and Canadian Loan Co.*

MR. WALTER S. LEE, *Manager Western Can. Loan & Sargs' Co.*

MR. CHAS. ROBERTSON, *Manager Freehold Loan Co.*

MR. JAMES MASON, *Manager of Home Savings' Co.*

MR. WM. MACLEAN, *Manager Union Loan Co.*

MESSRS. DUN, WIMAN & Co., *Mercantile Agency,*

#### **RULES AND REGULATIONS.**

I.—No loitering will be permitted about the door, on the stairs or in the office. Upon entering the school room, students must proceed directly to their desks, and under no circumstances will they be allowed to collect in groups or engage in general conversation.

II.—Students are required to be punctual in attendance. Those under age are expected to bring written excuses from their parents or guardians in case of absence.

III.—The roll is called regularly three times each day, and every student is expected to be present to answer to his name unless previously excused.

IV.—No student is allowed to leave the room without permission from the teacher.

V.—Students will not be allowed to idle away their time; all must attend faithfully to their studies, and promptly and orderly to their recitations and lectures. In a word, be as regular in their habits as if employed in the counting-room on a salary.

VI.—All students pursuing the complete course will be required to pass the regular examination in each of the departments before promotion to the next; and no student will receive a diploma who has not honorably passed these examinations, and given evidence of his thorough comprehension of the duties of accountantship.

VII.—Students occupying official or other positions in the Practical Department will forfeit the same by absenting themselves from their post without permission.

VIII.—It is expected that the students will behave as gentlemen, in the school, on the street, in their boarding houses, and wherever they may be, for their conduct gives character to the College.

IX.—All articles of stationery will be furnished to students at reasonable rates, and it is expected that all will use them and pay for the same upon delivery.

X.—Violation of these rules and regulations will subject the transgressor to suspension or expulsion, at the discretion of the Principal.

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### OUR RATES OF TUITION.

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For twenty years past the issuing of life-scholarships has been customary in Business Colleges, and we have followed the custom, altho' it has long ceased in the best American schools. We have now grown old enough to carry out our steadily-growing conviction, of the impolicy of such scholarships, and we have accordingly abolished them. Considering the extent of our course of instruction, the class of teachers and lecturers employed, we have, owing to the life-membership system, been poorly paid for the work performed. This system is adapted to schools where little instruction is imparted and a good deal of "whitewashing" is done in a short time; in a word, the student is allowed to graduate, and is so got rid of, his lack of information being supplied by abundance of conceit. But with us the system has always been unsatisfactory and demoralizing to the school. The unfairness of granting life privileges alike to the ignorant and the educated upon the same terms, is sufficiently evident without great reflection. In the past, a stupid, dull boy of the age of sixteen, paid no more for his schooling in commercial matters than the man who had had a good English training and some business experi-

ence. The result was idleness, especially among city boys, who had no direct outlay for board. To this class time was of no value. They would frequently spend two years in doing the work that ought to have been accomplished in one, and instead of learning to do their work rapidly they often contracted a lazy habit. In a school of practical work, as this is, the boy who is slothful will impede the work of those who transact business with him. Not only this, but such a boy will be pretty certain to carry the same habit into business, and this we shall persistently discountenance. Last year we resolved no longer to put a premium on idleness, and accordingly on the 1st of September, 1881, we abandoned the sale of Life-memberships. The adoption of this course has proved gratifying to us. We have found the public not slow in discovering and properly estimating such baits to catch students, and our school has been larger than during any previous period in the past ten years. Our rates of tuition will still be governed by the length of time necessary for the student to spend in mastering our curriculum of instruction. The justice of this is self-evident.

 STUDENTS MAY ENTER AT ANY TIME.

(*Terms payable in advance.*)

The course of commercial instruction embraces the following branches: Book-keeping by Double and Single Entry, Business Penmanship, Business Arithmetic, Business Correspondence, Commercial Law, Banking, Commission, Steamboating, Foreign Exchange, Manufacturing, Actual Business, Dictation, Phonography, Lectures, etc.

Three Months' Instruction .....	\$30 00
Four Months' " .....	37 00
Six Months' " .....	45 00
One Year's " .....	60 00
Business Penmanship, when taken alone, 3 mont's .....	15 00
Arithmetic and Penmanship, when taken alone, 3 months ...	20 00
Elocution, as per agreement.	

Books and Blanks, from .....\$10 to 12

When two students from the same locality enter together, a deduction of ten per cent. will be made on above rates. When more than two enter at the same time a deduction of fifteen per cent. will be made.

EVENING CLASSES.

Students attending these classes have the same course as those in the Day School, and have the entire attention of the teachers.

Instruction in Book-keeping, Arithmetic and Penmanship (20 weeks) .....

Instruction in Phonography (20 weeks).....	\$15 00
" " Arithmetic " .....	8 00
" " Penmanship " .....	5 00
" " Book-keeping " .....	6 00
	7 00

EVENING CLASSES COMMENCE MONDAY, OCTOBER 2ND.